

NEW JERSEY DEPARTMENT OF BANKING AND INSURANCE
2008 HOMEOWNERS INSURANCE PREMIUM COMPARISON
Passaic County

<u>Company</u>	<u>HO-3</u>	<u>HO-4</u>	<u>HO-6</u>
AAA Mid-Atlantic Ins Co of NJ	\$548	\$172	\$183
All America Ins Co (Central Mutual of OH Group)	\$532	N/A	N/A
Allstate NJ Ins Co	\$509	\$108	\$152
American European Ins Co (Rutgers Group) (5)	\$537	N/A	\$360
American Fire & Casualty Co (Ohio Casualty Group)	\$687	N/A	\$305
American Home Assur Co (American International Group) (2)	\$716	\$144	\$217
American Ins Co (Allianz Group) (2)	\$837-\$1,115	N/A	N/A
American International Ins Co of NJ (American International Group) (3)	\$544	\$184	\$244
Amica Mutual Ins Co (1)	\$599-\$754	\$119-\$150	\$184-\$233
Armed Forces Ins Exchange (3)	\$511	N/A	\$129
Atlantic Mutual Ins Co (Atlantic Mutual Group) (4)	\$712	\$171	\$215
Balboa Ins Co	\$528-\$782	\$90	\$217
Bay State Ins Co (Andover Group)	\$638	\$125	\$174
Camden Fire Ins Assoc (OneBeacon Group)	\$399-\$525	\$125-\$166	\$164-\$199
Castlepoint Ins Co (Tower Group)	\$550-\$642	\$173-\$198	\$246-\$282
Centennial Ins Co (Atlantic Mutual Group) (4)	\$786	\$173	\$217
Central Mutual Ins Co (Central Mutual of OH Group)	\$679	\$164	\$207
Chubb Ins Co of NJ (Chubb Group) (2)	\$1,512	\$650	\$559
Citizens Ins Co of Amer (Hanover Insurance Group)	\$511	N/A	\$143
Cumberland Mutual Fire Ins Co	\$521-\$655	\$159	\$205
Electric Ins Co (3)	\$473-\$1,537	\$93	\$86
Empire Fire & Marine Ins Co	\$359-\$481	N/A	N/A
Encompass Ins Co of NJ (Encompass Group)	\$482-\$590	\$155-\$194	\$166-\$206
Encompass P&C Ins Co of NJ (Encompass Group)	\$398-\$951	\$126-\$342	\$136-\$365
Excelsior Ins Co	\$358	\$142	\$192
Farm Family Casualty Ins Co (3)	\$522	\$100	\$183
Farmers Ins Co of Flemington	\$628	\$190	\$237
Farmers Mutual Fire Ins Co of Salem Cty	\$778	\$148	\$282
Federal Ins Co (Chubb Group)	\$981	\$143	\$193
Fidelity Mohawk Ins Co (Franklin Mutual Group)	\$525-\$543	\$126	\$165
Fidelity National Prop and Cas Ins	\$341	\$108	\$141
Fireman's Fund Indemnity Corp (Allianz Group)	\$991	N/A	N/A
Fireman's Fund Ins Co (Allianz Group)	\$1,115	\$124-\$158	\$211-\$231
First American Property & Casualty Ins Co	N/A	\$225	N/A
First Trenton Indemnity Co (St. Paul Travelers Group) (4)	\$453	\$118	\$153
Fitchburg Mutual Ins Co	\$665	\$168	\$206
FMI Ins Co (Franklin Mutual Group)	\$438	N/A	\$156
Foremost Ins Co	\$868	N/A	N/A
Founders Ins Co	\$454-\$529	\$178	\$175
Franklin Mutual Ins Co (Franklin Mutual Group)	\$547	\$126	\$165
Germantown Ins Co (Philadelphia Contributionship Group) (2)	\$681	N/A	\$231
Graphic Arts Mutual Ins Co	\$475-\$636	\$100-\$139	\$167-\$191
Great Northern Ins Co (Chubb Group) (2)	\$1,512	\$604	\$521

- (1) Pays dividends
(2) Provides higher Bldg. limit
(3) Insures only members of certain groups or prof. assoc.
(4) Writing renewal business only
(5) Non-renewing
N/A Co. doesn't write form
Range indicates Co. has eligibility requirements in rating system

NEW JERSEY DEPARTMENT OF BANKING AND INSURANCE
2008 HOMEOWNERS INSURANCE PREMIUM COMPARISON
Passaic County

<u>Company</u>	<u>HO-3</u>	<u>HO-4</u>	<u>HO-6</u>
Hanover Ins Co (Hanover Insurance Group)	\$782	\$129	\$169
Harleysville Ins Co of NJ	\$638-\$747	\$181-\$211	\$187-\$215
Hartford Underwriters Ins Co (The Hartford Group) (3) (4)	\$695	\$107	\$150
High Point Preferred Ins Co	\$527	\$128	\$140
Homesite Ins Co	\$544	\$184	\$244
IDS Property Casualty Ins Co	\$762	\$134	\$210
Liberty Mutual Fire Ins Co	\$440-\$1,570	\$138	\$180
Massachusetts Bay Ins Co (Hanover Insurance Group)	\$630	\$122	\$156
Mercer Ins Co of NJ Inc	\$480-\$686	\$227	\$236
Merchants Mutual Ins Co (Merchants Group)	\$718	\$225	\$236
Merchants Preferred Ins Co (Merchants Group)	\$537	N/A	\$360
Merrimack Mut Fire Ins Co (Andover Group)	\$753-\$1,050	\$131	\$180
Metropolitan Group Property & Casualty Ins Co	\$915	\$128	\$192
New Jersey Manufacturers Ins Co (New Jersey Manufacturers Group) (1) (3)	\$706	\$72	\$131
New Jersey Re-Insurance Co (New Jersey Manufacturers Group)	\$835	\$83	\$154
Ohio Casualty Ins Co (Ohio Casualty Group)	\$1,010	\$156	\$230
Pacific Indemnity Co (Chubb Group)	\$981	\$143	\$193
Pennsylvania General Ins Co (OneBeacon Group) (4)	\$399-\$525	\$125-\$166	\$164-\$199
Philadelphia Contributionship Ins (Philadelphia Contributionship Group)	\$1,121	\$177	\$351
Preferred Mutual Ins Co	\$478	\$122	\$148
Preserver Ins Co (Tower Group) (5)	\$499	\$140	\$120
Proformance Ins Co	\$693	N/A	\$177
Property & Cas Ins Co Of Hartford (The Hartford Group) (3)	\$680	\$91	\$149
Providence Mutual Fire Ins Co	\$414-\$687	\$152	\$158
Public Service Mutual Ins Co	\$416	\$118	\$114
Quincy Mutual Fire Ins Co	\$538-\$666	\$120	\$155
Rutgers Cas Ins Co (Rutgers Group)	\$399-\$523	\$114-\$146	\$140-\$179
Selective Ins Co of Amer (Selective Group)	\$577	\$142	\$187
Selective Way Ins Co (Selective Group)	\$487	N/A	\$187
State Farm Fire and Casualty Co	\$541	\$130	\$198
Tokio Marine & Nichido Fire Ins Co Ltd	\$479	\$153	\$395
Tower Ins Co of NY (Tower Group)	\$550	N/A	\$250
Tower National Ins Co (Tower Group)	\$550-\$642	\$173-\$198	\$246-\$282
Travelers Auto Ins Co of NJ (St. Paul Travelers Group)	\$341-\$458	\$131-\$137	\$131-\$143
United Services Auto Association (USAA Group) (1) (3)	\$411-\$477	N/A	\$119-\$157
USAA Casualty Ins Co (USAA Group) (1) (3)	\$426-\$493	N/A	\$119-\$157
Vigilant Ins Co (Chubb Group) (2)	\$1,325	\$650	\$559
West American Ins Co (Ohio Casualty Group)	\$823	N/A	\$281

(1) Pays dividends

(2) Provides higher Bldg. limit

(3) Insures only members of certain groups or prof. assoc.

(4) Writing renewal business only

(5) Non-renewing

N/A Co. doesn't write form

Range indicates Co. has eligibility requirements in rating system